

# SUNRISE BANK LIMITED

## BASE RATE (For Poush 2071)

### Section 1 (Cost of Fund)

*Amount in Rs*

Average Deposit	27,602,609,254
Interest on LCY Deposit Poush 2071)	97,100,341
Average Borrowing	692,857,260
Interest on LCY Borrowing	19,932
<b>Cost of Fund excluding Capital (COD without CRR effect)</b>	<b>4.18%</b>

### Section 2 (CRR Cost)

CRR Average	1,605,982,237
Cost of Fund	4.18%
<b>Average Amt available for investment</b>	<b>25,062,466,585</b>
Average Deposit (Section 1)	27,602,609,254
Average Borrowing (Section 1)	692,857,260
Less: SLR for Poush 2071	3,232,999,930
<b>CRR Cost</b>	<b>0.27%</b>

### Section 3 (Cost of SLR)

Net SLR Amount	1,627,017,693
Cost of Fund	4.18%
Average Govt Securities yield	0.685%
Average Amt available for investment	25,062,466,585
<b>Cost of SLR</b>	<b>0.23%</b>

### Section 4 (Cost of Operating Expenses)

Total Operating Expenses (Full Year Averaged)	605,202,631
Multiplier provided by NRB	85%
Average Amt available for investment	25,062,466,585
<b>Cost of Operating Expenses Annualised</b>	<b>2.05%</b>

*\* Operating Expenses includes Staff Cost & Other Operating Cost.*

### Section 5 (Return on Assets)

Fixed by NRB	0.75%
<b>Base Rate for the Bank</b>	<b>7.48%</b>